

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HENRY DANIEL ALWARD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-10943 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/09/2015 and confirmed on 12/4/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		79,670.40
Less Refunds to Debtor	593.08	
TOTAL AMOUNT OF PLAN FUND		79,077.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	3,589.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,089.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	SANTANDER BANK NA Acct: 2878	0.00	0.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 0875	0.00	38,776.43	0.00	38,776.43
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 0875	974.83	974.83	0.00	974.83
	PA STATE EMPLOYEES CU/PSECU Acct: 1826	20,816.67	20,816.67	1,791.82	22,608.49
					62,359.75

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	HENRY DANIEL ALWARD Acct:	0.00	0.00	0.00	0.00
	HENRY DANIEL ALWARD Acct:	593.08	593.08	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	2,500.00	2,500.00	0.00	0.00

*** NONE ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 1826	58.20	9.96	0.00	9.96
	MIDLAND FUNDING LLC Acct: XXX2771	1,744.72	298.68	0.00	298.68
	ECMC(*) Acct: 1826	15,874.72	2,717.59	0.00	2,717.59
	AMERICAN EXPRESS BANK FSB Acct: 1006	3,041.75	520.72	0.00	520.72
	JPMORGAN CHASE BANK NA Acct: 9885	0.00	0.00	0.00	0.00
	DISCOVER BANK(*)	4,191.24	717.50	0.00	717.50

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9897				
	FIRST POINT SECURITY SYSTEM	0.00	0.00	0.00	0.00
	Acct: ?				
	PA STATE EMPLOYEES CU/PSECU	19,453.28	3,330.21	0.00	3,330.21
	Acct: 1826				
	PA STATE EMPLOYEES CU/PSECU	17,717.77	3,033.11	0.00	3,033.11
	Acct: 1826				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 10,627.77

TOTAL PAID TO CREDITORS

72,987.52

TOTAL CLAIMED

PRIORITY 0.00

SECURED 21,791.50

UNSECURED 62,081.68

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

HENRY DANIEL ALWARD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-10943 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Henry Daniel Alward
Debtor(s)

Case No. 15-10943-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar

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Date Rcvd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ Henry Daniel Alward, 735 Wilson Avenue, Franklin, PA 16323-2750
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14172700	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14104131	+ Aes/m&t Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14104132	+ American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
14104133	+ American Express, P.o. Box 981537, El Paso, TX 79998-1537
14104134	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
14104138	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
14104136	+ Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
14104139	+ Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
14104141	+ Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14104140	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14335697	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14104147	+ Eaton Family Credit Un, 333 Babbitt Road Suite 100, Euclid, OH 44123-1636
14104148	+ Front Point Security System, 1595 Spring Hill Road, Suite 110, Vienna, VA 22182-2228
14104149	M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
14125147	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14142375	SANTANDER BANK, N.A., ATTN: BANKRUPTCY DEPT., MC: 10-6438-FB4, 601 PENN STREET, READING, PA 19601
14104154	+ Santander Bank Na, 1130 Berkshire Boulevard, Wyomissing, PA 19610-1242

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 26 2020 03:35:25	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14104143	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 26 2020 03:28:00	Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886
14104142	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 26 2020 03:28:00	Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886
14104145	Email/PDF: DellBKNotifications@resurgent.com	Nov 26 2020 03:35:25	Dell Financial Services, 1 Dell Way, Round Rock, TX 78682
14104144	Email/PDF: DellBKNotifications@resurgent.com	Nov 26 2020 03:37:07	Dell Financial Services, Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14108551	Email/Text: mrdiscen@discover.com	Nov 26 2020 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14104146	+ Email/Text: mrdiscen@discover.com	Nov 26 2020 03:28:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14178745	+ Email/Text: kbarkley@bernsteinlaw.com		

District/off: 0315-1

User: jmar

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Date Rcvd: Nov 25, 2020

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		Nov 26 2020 03:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14104137	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 26 2020 03:36:56	Chase Card, Po Box 15298, Wilmington, DE 19850
14104150	+ Email/Text: camanagement@mtb.com	Nov 26 2020 03:42:00	M&t Credit Services Ll, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420
14159923	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 26 2020 03:43:00	Midland Credit Management,Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14104152	+ Email/Text: bankruptcynotices@psecu.com	Nov 26 2020 03:44:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14104151	+ Email/Text: bankruptcynotices@psecu.com	Nov 26 2020 03:44:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14118982	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 26 2020 03:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14104153	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 26 2020 03:44:00	Quickn Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
14109454	Email/PDF: rmscedi@recoverycorp.com	Nov 26 2020 03:37:06	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14104156	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:36:52	Syncb/levin Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14104157	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:36:52	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14104159	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:33:28	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
14104158	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:36:52	Synchrony Bank/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
14104160	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:33:28	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14104161	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:33:28	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14104163	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:33:28	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14104162	+ Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:36:52	Synchrony Bank/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Quicken Loans Inc.
cr		Santander Bank, NA
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14104135	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982235, El Paso, TX 79998
14104155	*+	Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: jmar

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Henry Daniel Alward dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor Santander Bank NA pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Santander Bank NA pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Santander Bank NA jschalk@barley.com, sromig@barley.com
Joshua I. Goldman	on behalf of Creditor Quicken Loans Inc. jgoldman@kmlawgroup.com kevin.shatley@padgettllawgroup.com;angelica.reyes@padgettllawgroup.com
Mario J. Hanyon	on behalf of Creditor Santander Bank NA mario.hanyon@brockandscott.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 12